



Order Filed on July 10, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-2(c)

FITZGERALD & ASSOCIATES, P.C.  
649 Newark Avenue  
Jersey City, NJ 07306  
By: Sarah J. Crouch, Esq. (SC 1174)  
Phone: 201-533-1100  
Attorney for the Debtor

In Re:  
STANLEY GOYA

Case No.: 16-32978  
Chapter: 13  
Judge: Papalia

**ORDER RESPECTING REQUEST FOR EXTENSION  
OR EARLY TERMINATION OF THE LOSS MITIGATION PERIOD**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: July 10, 2017**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

The court having granted the Notice of Request for Loss Mitigation concerning the following property and creditor on \_\_\_\_\_:

Property: 173-175 West 30th Street, Apt. 1, Bayonne, NJ 07002

Creditor: Specialized Loan Servicing

and a Request for

- ☒ Extension of the 90 day Loss Mitigation Period having been filed by the Debtor,  
and for good cause shown
- ☐ Early Termination of the Loss Mitigation Period having been filed by \_\_\_\_\_,  
and for good cause shown

It is hereby ORDERED that,

The Loss Mitigation Period is extended up to and including 09/16/2017.

The Loss Mitigation Period is terminated, effective \_\_\_\_\_.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Stanley Y Goya  
Gemma T Goya  
Debtors

Case No. 16-32978-VFP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jul 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2017.  
db/jdb Stanley Y Goya, Gemma T Goya, 173-175 West 30th Street, Apt 1, Bayonne, NJ 07002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 12, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association as Trustee for Merrill Lynch Mortgage Investors, Inc., Mortgage Pass-Through Certificates, MANA Series 2007-AF1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent for HSBC Bank USA, National Association as Trustee for Merrill Lynch Mortgage Investors, Inc., Mortgage Pass-Through Certificates, MANA Series 2007-A nj\_ecf\_notices@buckleymadole.com  
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com, mortoncraigecf@gmail.com;mhazlett@mortoncraig.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Nicholas Fitzgerald on behalf of Debtor Stanley Y Goya nickfitz.law@gmail.com  
Nicholas Fitzgerald on behalf of Joint Debtor Gemma T Goya nickfitz.law@gmail.com  
Sarah J. Crouch on behalf of Joint Debtor Gemma T Goya nickfitz.law@gmail.com, nadiafinancial@gmail.com;r53165@notify.bestcase.com  
Sarah J. Crouch on behalf of Debtor Stanley Y Goya nickfitz.law@gmail.com, nadiafinancial@gmail.com;r53165@notify.bestcase.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov  
Wafa Hubroman on behalf of Joint Debtor Gemma T Goya wafahubromanlaw@gmail.com, nadiafinancial@gmail.com;nickfitz.law@gmail.com  
Wafa Hubroman on behalf of Debtor Stanley Y Goya wafahubromanlaw@gmail.com, nadiafinancial@gmail.com;nickfitz.law@gmail.com

TOTAL: 11